किसानों को ऋण के संबंध में राजसहायता बंद करना

2885. **श्री राम जेठमलानी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या सरकार ने वित्तीय वर्ष 1995-96 के दौरान, किसानों को ऋण राहत के संबंध में राजसहायता देना बिल्कुल बन्द कर दिया है;

(ख) यदि नहीं, तो इस संबंध में लक्ष्य क्या है;

(ग) क्या सरकार द्वारा आठवीं पंचवर्षीय योजना की शुरूआत में, इस शीर्ष के अंतर्गत राजसहायता दी जाती थी;

(घ) यदि हां, तो वर्ष 1990-91 में इस शीर्ष के अंतर्गत कितनी राजसहायता दी गई थी तथा वर्ष 1994-95 में यह राशि कितनी रह गई; और

(ङ) राजसहायता बंद करने के क्या कारण हैं तथा क्या सरकार उसे दोबारा शुरू करने का विचार रखती है और यदि नहीं, तो उसके क्या कारण हैं?

वित्त मंत्री (श्री पी. चिदम्बरम): (क) से (ङ) संभवत: माननीय सदस्य महोदय का आशय वर्ष 1990-91 के दौरान किसानों को दी गई ऋण राहत से है। यह उल्लेखनीय है कि भारत सरकार ने सरकारी क्षेत्र के बैंकों और क्षेत्रीय ग्रामीण बैंकों के उन उधारकर्ताओं की चुनिन्दा श्रेणी को ऋण राहत प्रदान करने के लिए कृषि और ग्रामीण ऋण राहत (एआरडीआर) योजना, 1990 तैयार की थी जिन्होंने योजना के अधीन निर्धारित पात्रता मानदंड का अनुपालन किया था। सहकारी बैंकों के उधारकर्ताओं के लिए राज्य सरकारों ने स्वयं भी अपनी योजनाएं तैयार की हैं। सरकारी क्षेत्र के बैंकों और क्षेत्रीय ग्रामीण बैंकों को इन बैंकों द्वारा दी गई ऐसी ऋण राहत के कारण वर्तमान नीतिगत दिशा निर्देशों के अनुसार केन्द्र सरकार द्वारा प्रतिपूर्ति की जानी थी। सहकारी बैंकों को की जाने वाली प्रतिपूर्ति 50:50 के आधार पर राज्य सरकार और केन्द्र सरकार को वहन करनी थी। तदनुसार, भारत सरकार ने कार्यान्वयन एजेंसियों के दावों को पूरा करने के लिए वर्ष 1990-91, 1991-92, 1992-93, 1993-94 और 1994-95 में क्रमश: 1500 करोड़ रु०, 1425 करोड़ रु०, 1500 करोड़ रु०, 500 करोड़ और 341 करोड़ रु० जारी किए थे।

15 मई 1990 से प्रभावी इस योजना के अंतर्गत, ऋण राहत उन पात्र उधारकर्ताओं की अतिदेय राशियों को पूरा करने के लिए प्रदान की गई थी जिन्होंने 2 अक्तूबर, 1989 की स्थिति के अनुसार सहकारी बैंकों, क्षेत्रीय ग्रामीण बैंकों और सरकारी क्षेत्र के बैंकों से ऋण लिए थे और ऋण की राशि को प्रति उधारकर्ता 10,000 रु० तक सीमित कर दिया गया था। यह कृषि और ग्रामीण ऋण राहत योजना 31 मार्च, 1991 को समाप्त हो गई है और उपर्युक्त योजना के अधीन कोई और राहत प्रदान करने का प्रश्न ही पैदा नहीं होता है।

RBI guidelines regarding Saving Banks Accounts

2886. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) the details of guidelines issued by RBI from time to time in regard to savings banks accounts operations in various nationalised banks and foreign banks;

(b) whether it is a fact that foreign banks including Standard Chartered have been charging service charges from Rs. 100 to Rs. 200 per month from those saving bank holders whose balance fall short of Rs. 10 thousands;

(c) whether these foreign banks have been flouting rules and regulations and the guidelines of RBI; and

(d) whether Government have taken any preventive action in this regard and if so, the details thereof?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Reserve Bank of India (RBI) have reported that they have not issued any guidelines to commercial banks (including nationalised banks and foreign banks) in regard to operation of savings banks accounts, on the minimum balance to be maintained or service charges to be levied by banks.

(b) to (d) Indian Banks' Association (IBA) has reported that foreign banks stipulate high minimum balance for accounts to be opened and maintained with them. Foreign banks' tariffs on all the services are high compared to public sector banks and other Indian banks. Customers of foreign banks who patronise such banks are expected to have knowledge of these conditions.

Recovery measures for corporate accounts by Banks/FIs.

2887. DR. GOPALRAO VITHALRAO PATIL: Will the Minister of FINANCE be pleased to state:

(a) whether banks and financial institutions have initiated recovery measures against corporate accounts of one crore and above in which whopping sum of 6025 crores is blocked;

(b) the names of persons and the amount blocked against their names;

(c) whether any action is taken against the banking staff who is responsible for this; and

(d) what concrete measures are proposed to be taken to prevent such occurrences in future?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Reserve Bank of India (RBI) have reported that their data base/ reporting system does not generate information in the manner asked for.

(b) In accordance with the statutes governing the banks and financial institutions as also in terms of the practices and usages customary amongst bankers, the banks do not disclose the names of individual borrowers and the amount of loan outstanding against them.

(c) Banks/Financial Institutions are supposed to look into the staff accountability aspect in respect of their non-performing advances for appropriate action against the erring staff.

(d) RBI has put in place a scheme to collect and disseminate information (both funded and non-funded facilities) aggregating Rs. 1 crore and above if such accounts which have been classified as 'doubtful' or 'loss' as also borrowers against whom suits have been filed. The information so collected is circulated to banks and financial institutions for their use. While circulating the information to banks and financial institutions RBI have advised them to make use of the information while considering, on merit the request for new or additional credit limits by the defaulting borrowing units and also propritors/partner/ directors etc. named in the list either in their own names or in the names of other units with which they are associated. RBI has advised the banks to strengthen their credit appraisal machinery and improve credit management and internal control system. The proposals for write-off/compromise falling within the authority of ED/CMD/Management Committee/Board of the banks should be first processed by a committee of senior executives of the bank (i.e. Chief General Manager/ General Manager).

Strike call by Bank Officers' Union

2888. DR. MOHAN BABU:
SHRI SOLIPETA RAMACHANDRA REDDY:

Will the Minister of FINANCE be pleased to state:

(a) whether major Bank Officers' Union had recently given a strike call notice;

(b) if so, the demands of the workers; and

(c) Government's move in that regard?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) to (c) Indian Banks' Association (IBA) has reported that All India Bank Officers' Confederation, which had given notice for strike on 6.9.1996, has since taken a decision to defer the strike.

Criteria for setting up and functioning of PHCs

2889. SHRIMATI VEENA VERMA:
SHRI SUSHILKUMAR SAMBHAJI-RAO SHINDE:
SHRI RAJUBHAI A. PARMAR:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether the criteria, guidelines for setting up and functioning of Primary Health Centres (PHCs) in different States and Union Territories came up for consideration as the Chief Ministers' Conference held on the eve of the Budget Session 1996-97;

(b) the number of PHCs in 1991 and 1995 (end) in Madhya Pradesh, Maharashtra and Gujarat and the average area and population catered by a PHC in each of these States; and

(c) how many more are proposed to be set up in each of the States?

THE MINISTER OF STATE OF THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) Yes, Sir. The Conference has recommended further relaxation norms for PHCs in the areas inhabited by SCs/STs, hilly and desert areas.